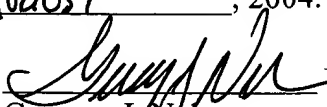




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I hereby certify that this document is being deposited with the United States Postal Service as First Class mail, postage prepaid, addressed to MAIL STOP NON FEE AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 this 30th day of AUGUST, 2004.

Dated: AUG 30, 2004


Gregory J. Nelson

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: LAURENCE D. HARDESTY)
DAVID E. SHEIN)
)Ex. FRANTZY POINVIL
Serial No.: 09/747,117) A/U 3628
Filing Date: December 12, 2000)
Title: "Financial Transaction System With Retirement Saving Benefit")

RESPONSE & AMENDMENT

MAIL STOP NON FEE AMENDMENT
Commissioner For Patents
P.O. BOX 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action dated March 30, 2004.

Amendments to the claims begins on page 2, ending on page 12

Remarks begin on page 13, ending on page 22